

**Information to identify the case:**

Debtor 1	<b>Rosemary Byrd</b>		Social Security number or ITIN xxx-xx-2679
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court		District of New Jersey	
Case number: <b>18-18371-CMG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rosemary Byrd

7/25/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Rosemary Byrd  
 Debtor

Case No. 18-18371-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 30

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2018.

db +Rosemary Byrd, 2 Matt Street, Avenel, NJ 07001-1905  
 517478150 A.R.M. Solutions Inc., PO Box 3666, Camarillo, CA 93011-3666  
 517478153 +Comcast, PO Box 1577, Newark, NJ 07101-1577  
 517478160 +Ideal Homes, 900 Rahway Ave, Avenel, NJ 07001-1903  
 517478163 +Marie Tenaglia Fritz, Tenaglia& Hunt PA, 395 West Passaic St Ste 205, Rochelle Park, NJ 07662-3016  
 517478166 NYS Department of Taxation and Finance, NYS Assessment Receivables, PO Box 4127, Binghamton, NY 13902-4127  
 517478165 +Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581  
 517478169 PSE&G Co, PO Box 14444, New Brunswick, NJ 08906-4444  
 517478168 Professional Account Management LLC, PO Box 1153, Milwaukee, WI 53201-1153  
 517478170 +Raritan Bay Medical Center, PO Box 11665, Newark, NJ 07101-4665

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 25 2018 23:37:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 25 2018 23:37:30 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517478151 +EDI: CAPITALONE.COM Jul 26 2018 03:03:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517478152 +EDI: CHASE.COM Jul 26 2018 03:03:00 Chase Card Services, Correspondence Dept., Po Box 15298, Wilmington, DE 19850-5298  
 517478154 +EDI: WFNNB.COM Jul 26 2018 03:03:00 Comenity Capital/mprc, Attn: Bankruptcy Dept., Po Box 182125, Columbus, OH 43218-2125  
 517478155 +EDI: WFNNB.COM Jul 26 2018 03:03:00 Comenitycapital/boscov, Attn: Bankruptcy Dept., Po Box 182125, Columbus, OH 43218-2125  
 517478156 +EDI: DISCOVER.COM Jul 26 2018 03:03:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 517478157 +EDI: DCI.COM Jul 26 2018 03:03:00 Diversified Consultant, PO Box 551268, Jacksonville, FL 32255-1268  
 517478158 E-mail/Text: g2sogasbnkr@southernco.com Jul 25 2018 23:36:16 Elizabethtown Gas, PO Box 4569, Atlanta, GA 30302-4569  
 517478159 +EDI: FSAE.COM Jul 26 2018 03:03:00 Firstsource, 205 Bryant Woods South, Buffalo, NY 14228-3609  
 517478161 EDI: IRS.COM Jul 26 2018 03:03:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
 517478162 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jul 25 2018 23:37:45 Keybank Na, 4910 Tiedeman Road, Cleveland, OH 44144-2338  
 517478164 +EDI: MID8.COM Jul 26 2018 03:03:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
 517478167 +EDI: AGFINANCE.COM Jul 26 2018 03:03:00 OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013  
 517478171 +EDI: DRIV.COM Jul 26 2018 03:03:00 Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244  
 517478172 +EDI: RMSC.COM Jul 26 2018 03:03:00 Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517481638 +EDI: RMSC.COM Jul 26 2018 03:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517478173 +EDI: RMSC.COM Jul 26 2018 03:03:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept., Po Box 965060, Orlando, FL 32896-5060  
 517478174 EDI: TFSR.COM Jul 26 2018 03:03:00 Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409  
 517478175 +EDI: VERIZONCOMB.COM Jul 26 2018 03:03:00 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 27, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 30

Date Rcvd: Jul 25, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Francis P. Cullari on behalf of Debtor Rosemary Byrd cullari@comcast.net  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5